## Message

From: Farak, Sonja (DPH) [/O=COMMONWEALTH OF MASSACHUSETTS/OU=DPH/CN=RECIPIENTS/CN=SFARAK]

**Sent**: 7/9/2004 12:25:19 PM

To:

Subject: The Basics

http://moneycentral.msn.com/content/Banking/Homefinancing/P81671.asp